



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 10/626,202

Applicant : Kian Khalooghli

Filed : July 22, 2003

TC/A.U. : 3624

Examiner : James M. Alpert

Docket No. : 158511-0003

Title : SYSTEM AND METHOD FOR PROVIDING ACCESS TO
DEBT PAYMENT INFORMATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

In response to the outstanding Office Action, mailed February 25, 2005, please amend the above-identified Application as follows:

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims: